

SEYMOUR B. STERN, SUBSTITUTE	*	EQUITY NO.
TRUSTEE FOR THE PURPOSE OF		
FORECLOSURE UNDER A DEED OF	*	IN THE CIRCUIT
TRUST FROM CARROLL L. HOPE		
AND JOYCE M. HOPE, HIS WIFE,	*	COURT FOR FREDERICK
TO FREDERICKTOWN BANK & TRUST		
COMPANY, A BODY CORPORATE	*	COUNTY, MARYLAND

\* \* \* \* \*

CONSENT TO MOTION TO SUBSTITUTE A PURCHASER

I hereby consent to the relief prayed in the foregoing  
Motion.

  
\_\_\_\_\_  
Barbara F. Hiltner, Agent for  
Fredericktown Bank & Trust Company